WARRANTY DEED

THIS INDENTURE made and entered into this 21st day of November, 2003, by and between Michael E. Ferguson and Rhonda G. Ferguson, married party of the first part, and

Lee K. Contrades and Doris J. Contrades, husband and wife, party of the second part.

WITNESS: That for and in consideration of ten and no/100 Dollars (\$10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Desoto, State of Mississippi, to wit:

Lot 413, Section E, Carriage Hills Subdivision, as situated in Sections 23 and 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 4, Pages 17-18 in the Chancery Clerk's Office for Desoto County, Mississippi.

Being the same property conveyed to the Grantor(s) herein by Warranty Deed of record in Book 335, Page 391 in said Chancery Court Register's Office.

TO HAVE AND TO HOLD the aforesaid real estate, together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their heirs, successors, and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that same is unencumbered, except for: 2004 real property taxes, being a lien not yet due and payable, Subdivision Restrictions, Building Lines and Easements of record in Plat Book 4, Page 17-18, all being of record in said Chancery Clerk's Office. and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part the day and year first above written.

Michael E. Ferguson

Proma Y. Hayuwa Rhonda G. Ferguson STA

STATE MS. -DESOTO CO. 3

DEC 11 1 36 PM '03

14 460 PG 250 1 DAY S OH. CLK.

INDIVIDUAL ACKNOWLEDGMENT

STATE OF TENNESSEE COUNTY OF SHELBY

Before me, the undersigned Notary Public of the State and County aforesaid, personally appeared **Michael E. Ferguson and Rhonda G. Ferguson** with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence to be the person(s) herein named) and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 21st day of November, 2003.

Notary Public

My Commission Expires:

File No.: 2003110092/JG

Tax Parcel No.: 1086-2308-0413

Property Address: 8165 Chesterfield Drive

Southaven, MS 38671

Mail Tax Bills to: Community Mortgage Corporation

142 Timber Creek Drive Cordova, TN 38018

GRANTOR'S ADDRESS GRANTEE'S ADDRESS

Michael E. Ferguson
Rhonda G. Ferguson
4115 Pine Hurst Blvd
Southaven MS 38672
Phone Numbers:

Lee K. Contrades
Doris J. Contrades
8165 Chesterfield Drive
Southaven MS 38671
Phone Numbers:

Home: 901-262-0319 Home: 901-370-4719

Work: 901-375-4646 Work Phone: 901-765-4880

This Instrument Prepared by & Return To:

Fearnley, Califf, Martin, McDonald & Tate PLLC 6389 Quail Hollow Road - Suite 202 Memphis, TN 38120 (901) 767-6200